

Page 6, line 15 insert the following paragraph:

A2
Exemplary embodiments of the present invention may have one or more of the following objects of the invention.

Substitute the following paragraph for the paragraph beginning at page 21, line 9:

A3
The software architecture of the invention as indicated in Figure 2 may include applications which process transactions from stored value cards or so-called "smart cards." Such software is graphically designated 54 as a stored value application. This application contains the instructions necessary to process the various transaction schemes associated with stored value cards, as well as the information necessary to communicate information concerning the use of stored value cards to and from various external networks and devices. Typically stored value cards work in connection with or as an adjunct to a credit or debit card. This enables a single smart card to operate as a credit card or debit card, as well as a cash substitute. The stored value application 54 may also operate to add value to a stored value card either on a credit or debit basis through internal processing and/or by communication with external authorization systems or networks.

Kindly substitute the following paragraph for the paragraph beginning at page 28, line 4:

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A protocol portion of the software in the device driver is schematically indicated 74. Protocol portion 74 is connected to and controls the physical hardware 72 in accordance with its application programming interface ("API"). The protocol portion 74 of the device driver 70 operates on an incoming message to strip any protocol dependent parts of the raw message. This is done based on the protocol definition which is programmed in the device driver component. The protocol portion 74 also operates to provide a data item representative of the identity or physical address of the particular terminal from which the message is coming.

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Kindly substitute the following paragraph for the paragraph beginning at page 92, line 14:

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Thus, the new financial transaction processing system and method of the exemplary form of the present invention achieves the above stated objectives; eliminates difficulties in the use of prior devices, systems and methods; solves problems; and attains the desirable results described herein.

In the Claims

Kindly replace claims 1 and 2 with the following amended claims:

- 24
1. (once amended) A system for processing financial transactions comprising: